

+

+

~~A~~4

RECEIVED
MAR 8 2001
Gay Center 2100

Complete if Known

PLICANT
necessary)
MAR 01 2001
PATENT & TRADEMARK
U.S. DEPT. OF COMMERCE

Application Number	09/648,877
Filing Date	August 28, 2000
First Named Inventor	Christopher K. Williams
Group Art Unit	
Examiner Name	n/a
Attorney Docket Number	05169.00001

of	3
----	---

[illegible][illegible]

F Poinvil

2/4/04

+

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 3

Complete if Known

Application Number	09/648,877
Filing Date	August 28, 2000
First Named Inventor	Christopher K. Williams
Group Art Unit	
Examiner Name	n/a
Attorney Docket Number	05169.00001

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
FP		www.mypublish.com, web page published 7/20/00	
		www.netbill.com, web page published 7/20/00.	
		www.wave.com, web page published 7/20/00.	
		HERZBERG, Safeguarding digital library contents. Charging for online content. D-Lib Magazine, Abstract, January 1998	
		BIRCH, Publishing and profits in the new economy, Abstract, 1997	
		RIEDMAN, Cybergold Revamp Makes Spending Easy, March 8 1999, page 44	
		KUYKENDALL, The Online Challengers, November 1999, page 78	
		ESSEX, Big Dreams For Tiny Money, December 13 1999, page 66	
		BUSINESS WIRE, Merchants and CSPs Gain Competitive Edge with Enhanced Shopping Experience Functionally from GlobelD, December 8, 1999, page 0628	
		BONISTEEL, Future Bright for Digital Cash, November 5, 1999, Abstract	
FP		HUDGINS-BONAFIELD, Simplicity Lies at the Heart of iPin's New Online payment Scheme, October 4. 1999, page 24	

Examiner
Signature

FPornvil

Date
Considered

2/4/04

¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>09/648,877</td> </tr> <tr> <td>Filing Date</td> <td>August 28, 2000</td> </tr> <tr> <td>First Named Inventor</td> <td>Christopher K. Williams</td> </tr> <tr> <td>Group Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> <tr> <td>Attorney Docket Number</td> <td>05169.00001</td> </tr> </table>		Application Number	09/648,877	Filing Date	August 28, 2000	First Named Inventor	Christopher K. Williams	Group Art Unit		Examiner Name		Attorney Docket Number	05169.00001
Application Number	09/648,877														
Filing Date	August 28, 2000														
First Named Inventor	Christopher K. Williams														
Group Art Unit															
Examiner Name															
Attorney Docket Number	05169.00001														
Sheet	3	of	3												

RECEIVED
 MAR 01 2001
 U.S. PATENT & TRADEMARK OFFICE
 Technology Center 2100

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
FP		CARD NEWS, FirstNet Challenges Big Issuers On the Internet, July 28 1999, Abstract	
		KRUGER, How to put the e in telco, June 1999, page 6(5)	
		HAMBLE, Trivnet offers payment service using ISP, May 17 1999, page 6(1)	
		SMALLEY/PATCH, Drop a dime online Micropayments were declared DOA a few years ago, but advances in smart cards and software may revive the virtual penny, November 30 1998, page 71(1)	
		BANK TECHNOLOGY NEWS, Scoping Out Electronic Billing, September 1, 1998, Abstract	
		LIEBMANN, E-Commerce: The Payoffs Of Faith, May 1 1998, Abstract	
		KRUGER, ISPs struggling with micro-payments, August 11 1997, page 29	
		MASON, E-Commerce May Not Be A Huge Success Yet, But It Soon Will Be, April 28 1997, page 53	
FP		PR NEWSWIRE, Clickshare Launches Internet's First Micropayments Service, September 16 1996 Page 0916NEM018	
		PC WEEK, Making Change, March 18 1996, Page A01	

Examiner Signature	F Binvil	Date Considered	2/4/04
--------------------	----------	-----------------	--------

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

of

C mplete if Known

Application Number 09/648,877

Filing Date	08/28/2000
-------------	------------

First Named Inventor	Williams
----------------------	----------

Group Art Unit	2161
----------------	------

Examiner Name	n/a
---------------	-----

Attorney Docket Number	05169.00001
------------------------	-------------

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

F. Poinsot

Date
Considered

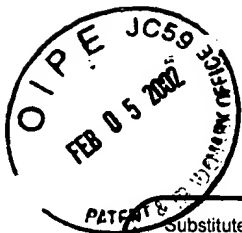
2/4 104

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

of

Complete if Known

Application Number	09/648,877
Filing Date	08/28/2000
First Named Inventor	Williams
Group Art Unit	2161
Examiner Name	n/a
Attorney Docket Number	05169.00001

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number	09/648,877
Filing Date	08/28/2000
First Named Inventor	Williams
Group Art Unit	2161
Examiner Name	n/a
Attorney Docket Number	05169.00001

RECEIVED

JUL 30 2002

GROUP 3600

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
FP		US-5,590,197	12/31/1996	Chen, et al.	
		US- 5,671,279	09/23/1997	Elgamal	
		US- 5,692,132	11/25/1997	Hogan	
		US- 5,696,965	12/09/1997	Dedrick	
		US- 5,708,780	01/13/1998	Levergood, et al.	
		US- 5,710,887	01/20/1998	Chelliah, et al.	
		US- 5,715,314	02/03/1998	Payne, et al.	
		US- 5,724,424	03/03/1998	Gifford	
		US- 5,737,414	04/07/1998	Walker, et al.	
		US- 5,757,917	05/26/1998	Rose, et al.	
		US- 5,794,221	08/11/1998	Egendorf	
		US- 5,815,657	09/29/1998	Williams, et al.	
		US- 5,815,665	09/2/1998	Teper, et al.	
		US- 5,870,473	02/09/1999	Boesch, et al.	
		US- 5,883,810	03/16/1999	Franklin, et al.	
		US- 5,905,736	05/18/1999	Ronen, et al.	
FP		US- 6,000,832	12/14/1999	Franklin, et al.	
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				

Examiner
Signature

F Poinvil

Date
Considered

2/4/04

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2

of

2

Complete if Known

Application Number	09/648,877
Filing Date	08/28/2000
First Named Inventor	Williams
Group Art Unit	2161
Examiner Name	n/a
Attorney Docket Number	05169.00001

REC

JUL 30 2002

GROUP 3600

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
FP		HERZBERG, A.; "Safeguarding Digital Library Contents--Charging for Online Content"; D-Lib Magazine; January 1998	
		Kuykendall, Lavonne, "The Online Challengers", Credit Card Management, Vol. 12, No. 8, November 1999, P. 78	
		"FirstNet Challenges Big Issuers on the Internet", Card News, Vol. 14, No. 14, July 28, 1999 (author unknown)	
		"Clickshare Launches Internet's First Micropayments Service", PR Newswire New Network, September 16, 1996 (author unknown)	
		O'Mahony, D., Pierce, M. and Tewari, H. Electronic Payment Systems, 1997 (Artech House Publishers)	
		CCBill Services Overview; http://about.ccbill.com/services.html	
		"Clickshare Enables Billable Hypertext Links"; http://www.clickshare.com/info/diagrams/chart1.shtml	
		"Payment mechanisms designed for the Internet"; http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html	
FP		"W3C Technology and Society Doman: Micropayments Overview" ; http://www.w3.org/Ecommerce/Micropayments/Overview.html	

Examiner
Signature

F Poinvil

Date
Considered

2/4/04

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.